




IronHealth® Healthcare Professional  
Liability Coverage



## Answers to tomorrow's risk, today

IronHealth® combines industry-leading underwriting capabilities with progressive solutions for the unique liability issues within professional Healthcare. We plan for an environment of uncertain, complex liability exposures and, as a result, are able to offer comprehensive coverages with increased customization and greater stability. Our flexible, yet disciplined approach informs our ability to respond to opportunities – even those in historically difficult venues – and to be at the vanguard of improved security for insureds.

### Thoughtful Solutions to the Unthinkable

The healthcare facility risk landscape is a minefield of financial stress, reduced staff, decreasing revenues, strained infrastructure and an acute patient population. Medical errors are, in large part, a by-product of how these factors converge to create a high-risk environment. Properly evaluating the risk profiles of healthcare institutions is a hallmark of IronHealth's underwriting capability and the intelligence behind our product innovation.

## Additional Limit Option

The possibility of unforeseen gaps or catastrophic events is always real. Depending on attachment point, our Additional Limit Option is automatically included in HPL excess policies and gives the insured the option to purchase “top off” insurance over their existing tower of insurance during the policy period or during the 12 months after policy expiration (for insureds who renew their policy with IronHealth). Extra protection can mean significant savings.

# MARKET LEADING COVERAGE FEATURES

## Drop Down Coverage Enhancements

- Public Relations expense reimbursement up to \$50,000
- Evacuation expense reimbursement up to \$50,000
- Disinfection Event expense reimbursement up to \$50,000
- Child Abduction expense reimbursement up to \$50,000
- Personal Information Protection expense reimbursement up to \$50,000
- Medical Waste Civil Fines reimbursement up to \$50,000
- Professional Liability for insured individuals who provide Charitable Medical Services anywhere in the world, up to \$1 million/\$1 million

## Excess Liability Limit Reinstatement

Should the insured's excess liability limits from IronHealth become depleted, they will be reinstated at no additional cost, subject to the same attachment point as our original policy. This option is available in IronHealth HPL excess policies which are the top layer of the insurance program with a minimum attachment point of \$25 million.





## Risk Management Services

"Risk management dollars" for insureds to be allocated toward the purchase of risk management products and services from the providers of their choice. To help stretch those dollars, IronHealth actively establishes partnerships with the leading Healthcare Risk Management providers. Currently, our preferred partners and their offerings include:

- ASHRM  
Membership and conference fees, on-line education resources, modules, designations (DASHRM, FASHRM, CPHRM), software and other risk-related materials provided by ASHRM.

*IronHealth insureds' resources available through ASHRM*

<http://www.ashrm.org/ashrm/connections/advertise/ironhealth.shtml>

- ECRI Institute  
Patient safety, quality, and risk management products and services for hospitals and acute care settings, long-term care settings, physician office settings, ambulatory surgical settings and more.

*IronHealth insureds' resources available through ECRI Institute*

<https://www.ecri.org/Products/Pages/IronHealth.aspx>

- ELM Exchange  
Immediate online risk management education solutions for physicians, advanced practitioners and nurses. Accredited by the Accreditation Council for Continuing Medical Education (ACCME).

*IronHealth Insureds' resources available through ECRI Institute*

<http://www.elmexchange.com/ironhealth.asp>

# UNDERWRITING CAPABILITIES

## Excess Coverage

- \$25 million capacity
- Lead excess or follow-form excess
- Reinsurance of captives
- Line slip placements
- Written on a surplus lines basis

## Primary Coverage

- \$1 million/\$3 million or \$2 million/\$4 million primary capacity (minimum retention of \$25,000)

## Underwriting Appetite

- Acute care hospitals (stand-alone or multi-hospital systems)
- Rehabilitation facilities
- Substance abuse facilities
- Psychiatric facilities
- Behavioral health facilities
- Long-term acute care facilities
- Critical access hospitals
- Specialty hospitals
- Home health and hospice agencies
- Integrated delivery systems
- Research organizations



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## About Ironshore®

Ironshore provides broker-sourced specialty commercial property and casualty coverages for risks located throughout the world. Through its platform in Bermuda, including Iron-Starr Excess, Ironshore writes property and excess casualty insurance for global commercial risks. Ironshore's U.S. operations write commercial property and casualty insurance, including a variety of coverages in the Management & Professional Liability, Healthcare Liability, Construction and Environmental specialty areas, as well as Energy Property and Casualty within its Global division. Specialty coverages are underwritten at Lloyd's through Ironshore's Pembroke Syndicate 4000. The Ironshore group of insurance companies is rated A- (Excellent) by A.M. Best with a Financial Size Category of Class XI. Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best and A+ (Strong) from both Standard & Poor's and Fitch. For more information, please visit [www.ironshore.com](http://www.ironshore.com).

IRONSHORE® includes Ironshore Insurance Services, LLC, Ironshore Indemnity Inc. and Ironshore Specialty Insurance Company. Ironshore Insurance Services, LLC is a licensed insurance agent and surplus lines broker and distributes insurance products sold by Ironshore Indemnity Inc., a Minnesota-domiciled property and casualty insurer; and Ironshore Specialty Insurance Company, an Arizona-domiciled surplus lines property and casualty insurer; and acts as a general agent for other non-Ironshore insurance companies. IRONPRO®, IRONHEALTH®, IRONBUILT® and IRONENVIRO™ are trademarks and, along with IRONSHORE PROPERTY AND CASUALTY, represent product lines of IRONSHORE. Ironshore Insurance Services, LLC, Ironshore Indemnity Inc. and Ironshore Specialty Insurance Company have their executive offices at One State Street Plaza, New York, NY 10004.

The descriptions herein are a summary only, and do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policy for complete details of coverage and exclusions. Issuance of coverage is subject to underwriting. Coverage depends upon the actual facts of each case and the terms, conditions and exclusions of each individual policy. Policy terms may vary based upon individual state requirements and may not be available in all states. U.S. risks placed with a surplus lines insurer must be placed in accordance with surplus lines laws and other applicable laws. Surplus lines insurers do not generally participate in state guaranty funds and insureds are not protected by such funds. The information contained herein does not constitute an offer to sell or a solicitation. The information provided herein is made available only on request by an insurance professional(s).

\*The Ironshore group of insurance companies (Ironshore Indemnity Inc. and Ironshore Specialty Insurance Company) is rated A- (Excellent) by A.M. Best as of April 2009 with a Financial Size Category of Class XI.